



HELPS

HELPING ELDERS LEARN TO PREVENT SCAMS



RANDOLPH COUNTY
PUBLIC LIBRARIES



Learn to protect yourself from viruses, scams and fraud

TYPES OF FRAUD INVESTIGATIONS

- Bank Fraud (Debit Card Fraud, Check Fraud, Etc.)
- Financial Fraud (Embezzlement, Elder Exploitation, Etc.)
- Identity Theft
- Scams

TYPES OF SCAMS



- Government/Law Enforcement Scams
- Consumer Scams
- Family/Friend Scams
- Investment Scams
- Romance Scams
- Tech Support Scams

GOVERNMENT/LAW ENFORCEMENT SCAMS

In these type of scams, the scammer will pretend to be some form of law enforcement (IRS, FBI, or even a local agency). Typically, they will use the fear of potential arrest to persuade you into giving them what they want. Many times, they will ask you to buy gift cards as a form of payment to avoid the arrest. **Government Departments/Law Enforcement will never ask for payment to avoid arrest or legal consequences.**



U.S. Customs and Border Protection

doesn't call and ask for money.

But scammers do.

Learn more about these types of scams – and how to avoid them – at ftc.gov/imposters.



GOVERNMENT / LAW ENFORCEMENT SCAM

if you receive a call from someone reporting to be from a government or law enforcement agency and are asked to provide personal information such as bank account, social security, account login information, etc. OR to purchase gift cards to avoid legal action or to satisfy a warrant -

IT IS A SCAM

Never provide banking or personal account information to anyone.

Gift cards are not used to make payments.

STOP

Buying a gift card to
pay someone? **Stop!**
It's a scam.

Gift cards are for gifts,
not payments.



Report gift card scams at:

[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)

For more information, visit:

[Ftc.gov/giftcards](https://www.ftc.gov/giftcards)

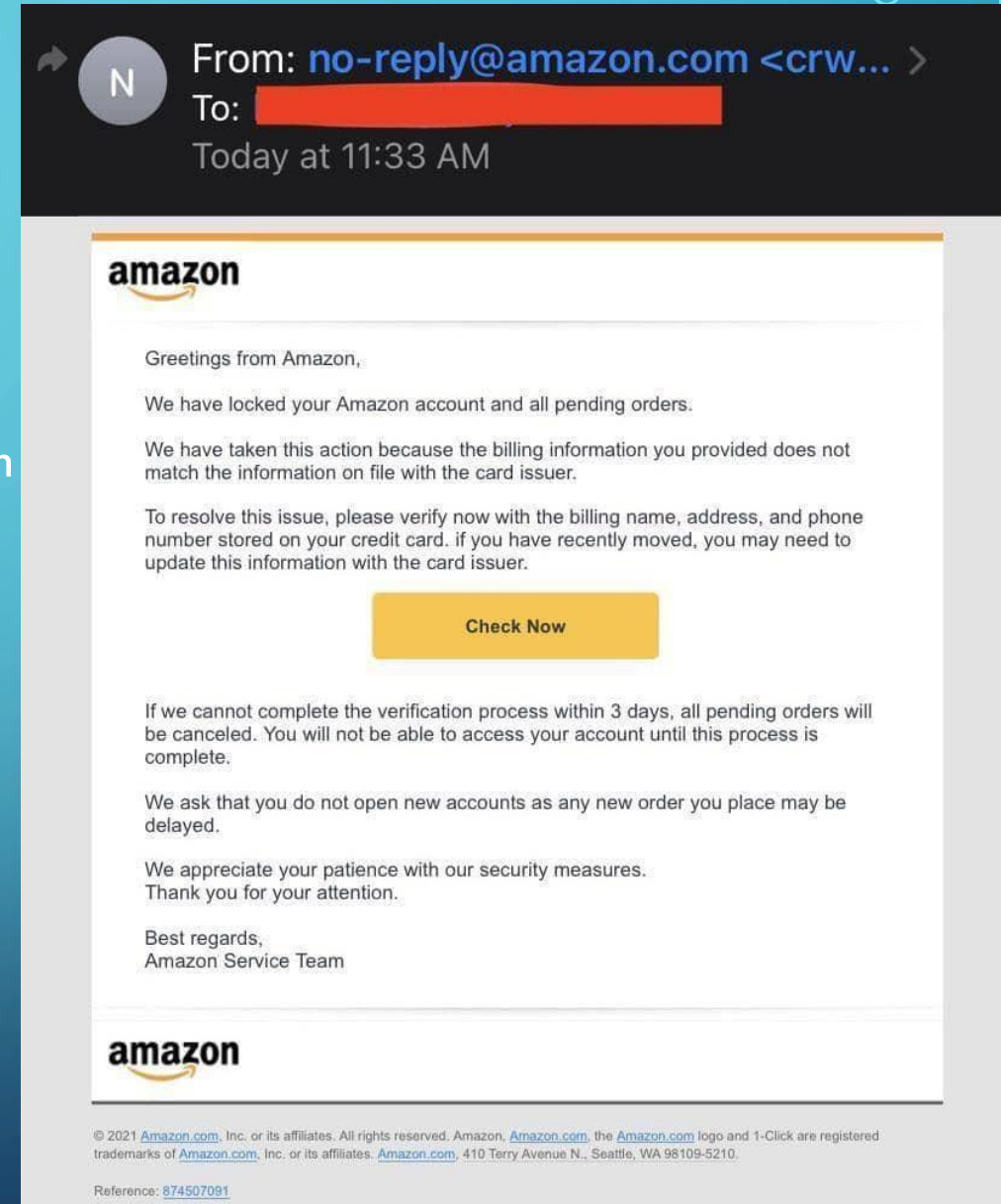
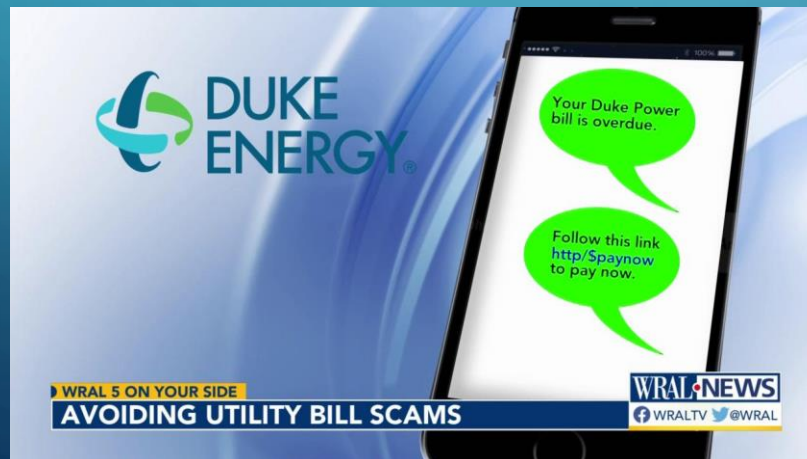


Please warn your friends and family.

Any request
to purchase
gift cards
to pay for
something is
a scam!

CONSUMER SCAMS

These scams occur when the scammers pretend to be a well-known company typically one you are a user of. The scammer will then threaten some form of loss or cancellation of service unless they receive payment and/or your financial information.

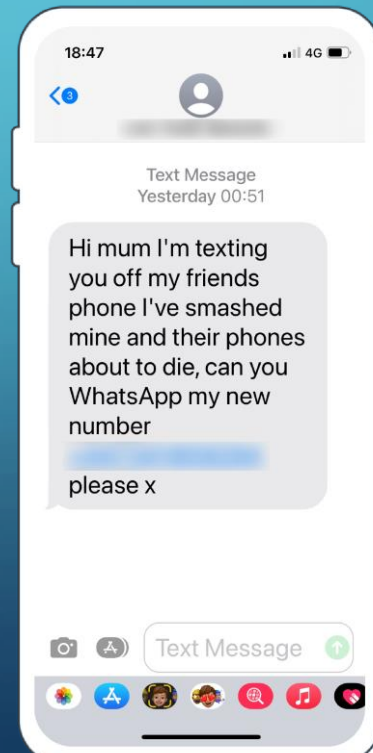


FAMILY/FRIEND SCAMS

This scam takes place when the scammer pretends to be a family member or friend of yours. Usually there is some form of emergency or reason that they need money or your information. Scammers use this scam especially to pry into your emotions. No one wants to see their child, grandchild, or friend in need and most people are willing to do whatever it takes to help.

What can you do?

- To avoid falling prey, ask the caller to prove who they are. Ask them their name. Most scammers know the name of the relative they are posing as.
- Write down the caller's phone number.
- They'll ask you not to, but call the child's parents.
- **HANG UP!**



Beware
of the
**GRANDPARENT
SCAM**



INVESTMENT SCAMS


Cryptocurrency Scam ⚠️

If you see a tweet (or a text, email, or other message on social media) that tells you to pay with cryptocurrency, that's a scam.


Report scams: reportfraud.ftc.gov



Investment Scams happen anytime the scammer offers some sort of opportunity to make money from a small payment or investment. These scams usually result in the scammer needing more and more money from you in order to deliver your “earnings”. The best advice for these types of scams is the old saying: “If it sounds too good to be true, it probably is.”








Looking to make a quick buck?
Check before you invest!



\$16,000
average loss per victim

1 in 10 investors is a victim of investment scams

\$24,000
average loss per victim aged 50-69




 Be careful of risk-free or unsolicited offers	 Ask the right questions first	 Check the safety of web addresses using Trend Micro Check
 Research any potential investment	 Report investment scams to the SEC	

Source: the Federal Trade Commission / the Pension Research Council, Wharton School of Business

ROMANCE SCAMS

A romance scam occurs when the scammer pretends to be someone (military member, famous actor, etc.) and makes contact with you via phone, text message, or some form of social media. The scammer will engage you in general conversation before quickly professing their love for you. Not long after this, the scammer will request money in some form. Typically, the reason for needing the money is to come and be with you.

Signs of a Scam

-  Professes love quickly. Claims to be from the U.S., but is overseas for business or military service.
-  Asks for money, and lures you off the dating site.
-  Claims to need money — for emergencies, hospital bills, or travel. Plans to visit, but can't because of an emergency.

Is Your Cyber Sweetheart Swindling You?

Roses are red, violets are blue, and romance scammers can fool you, too. Look for these red flags.

-  They say they're far away.
-  Their profile seem too good to be true.
-  The relationship is moving fast.
-  They break promises to see you.
-  They ask for money.
-  They require specific payment methods.

Romance scammers use fake identities and back stories to gain your trust.



Don't get scammed. Learn more [fcc.gov/consumers](https://www.fcc.gov/consumers)

TECH SUPPORT FRAUD

Scammers impersonate tech companies and then email or call saying you need to pay to fix a phony tech issue or sign up for a subscription for a fake security service. They also might impersonate a customer service rep for a utility company, a government agency or a bank and tell you there's a problem with your account and they need personal info to fix it.

These scammers will try any means possible: email, phone, text, social media, snail mail, you name it.

But remember, no government agency, including the IRS, will ask for personal information over the phone. And in general, one of the best ways your older loved ones can protect themselves is to never give their personal information to anyone unless they know exactly who the person is and why they need it.

- Ignore unsolicited calls from strangers who tell you there is something wrong with your device. – Know that legitimate tech companies will not contact you to ask for remote access to your computer.
- Make sure all anti-virus / malware software is up to date.
- If you need help, used a company you trust. Ask friends for suggested company if you don't know anyone.

PREVENTING THESE SCAMS

- Many of these scams are phishing scams which means they are sending them to multiple people seeing who will “bite.” If you are not expecting the call, email, letter, etc., then do not answer or respond.
- Trust your instincts, if you think something sounds suspicious, it probably is.
- If you are ever in doubt, hang up the phone or stop what you are doing, and contact the actual company/department to verify what the scammer is saying. You can also contact someone you trust or even law enforcement to verify your suspicion.
- Gift Cards are gifts and are never used as a form of payment.
- Please understand, these are only the main types of scams we see, there are many more out there. You should always be suspicious when someone asks for money over the phone or internet.

WARNING SIGNS OF TELEPHONE AND ONLINE SCAMS



Individuals threatening you with arrest or calling law enforcement



Individuals asking for money, especially via a particular method (i.e. prepaid debit)



Individuals calling from out-of-state or unknown/sketchy company names



RANDOLPH COUNTY SHERIFF'S OFFICE

THREE THINGS TO REMEMBER

1

Law Enforcement and the US Government will NEVER ask for any payment of any form to avoid arrest.

2

Never share personal or financial information over the phone with someone you do not know.

3

If you cannot verify the caller's identity, don't answer or hang up. If you feel unsafe or suspect criminal activity, call 9-1-1.

TALK TO THE SENIORS IN YOUR LIFE ABOUT TELEPHONE SCAMS

- Talking about elder fraud and scams with your loved ones is so important. Is it fun? No, usually not. Is it a way to show them how much you care? Yes, 100%.
- One of the most important steps you can take to protect your parents or grandparents from different kinds of elder fraud is to set them up with identity theft protection.
- Register them with the National Do Not Call Registry

HELP SENIORS AVOID SCAMS



1. **CHECK IN OFTEN TO SEE HOW YOUR LOVED ONE IS DOING.**
2. **EDUCATE YOUR LOVED ONE ABOUT THEIR RISK FOR FRAUD -- BOTH FROM SOLICITORS AND FROM PEOPLE THEY KNOW.**
3. **MAKE SURE ANTIVIRUS SOFTWARE IS INSTALLED AND UP-TO-DATE ON THEIR COMPUTER.**
4. **SIGN YOUR LOVED ONE UP FOR A CREDIT MONITORING SERVICE.**
5. **CHECK THEIR PHONE CALL LOGS TO SEE IF THEY'RE BEING INUNDATED WITH TELEMARKETING CALLS.**
6. **REGISTER HIM OR HER WITH THE NATIONAL DO NOT CALL REGISTRY TO CUT THEIR CHANCES OF BEING TARGETED BY PHONE SCAMMERS.**
7. **MEET ANY HOME CARE AIDES HIRED TO HELP YOUR LOVED ONE. MAKE RANDOM VISITS.**

WHAT DO YOU DO IF YOU'VE BEEN SCAMMED?

- If you or a loved one has been a victim of fraud, contact your bank immediately to report any suspicious transactions. It's also a good idea to call the National Elder Fraud Hotline (1-833-FRAUD-11) to report the crime.
- Getting scammed can make your loved one feel embarrassed, sad and anxious. Don't let them beat themselves up for getting tricked. Walk with them through their emotions, and try your best to help them see the light at the end of the tunnel.

PROBLEM WITH ANY OF THESE?

- Report it!

ReportFraud.ftc.gov



**NATIONAL ELDER
FRAUD HOTLINE**

1-833-FRAUD-11

1-833-372-8311



FEDERAL TRADE COMMISSION
ReportFraud.ftc.gov